

Application Serial No. 09/943,658  
Docket No. 40655.4400  
Response/Amendment dated August 30, 2004  
Reply to Office Action mailed on August 9, 2004

### In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-17 (cancelled).

18. (currently amended) An online card present transaction method comprising the steps of:  
receiving, at a host website, an HTTP request from a user's browser, said request having  
~~that has been redirected from a merchant's website to a said host system website;~~  
sending said user a challenge string;  
authenticating said user by receiving authentication information from said user, wherein  
said authentication information corresponds to a user's transaction account;  
generating a secondary transaction number;  
associating said secondary transaction number with said user's transaction account;  
establishing an authenticated communication channel between said host system and said  
merchant; and  
communicating said secondary transaction number over said authenticated  
communication channel to facilitate a transaction between said merchant and said user.

19. (original) The method of claim 18, the step for establishing an authenticated  
communication channel comprising the following steps:  
embedding an encrypted host system signature in said user's browser; and  
redirecting said user's browser to said merchant, causing said merchant to authenticate  
said host system by decrypting said host system signature.

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20. (original) The method of claim 18, the step for establishing an authenticated communication channel comprising the following steps:

communicating a token to said merchant over a first communication channel;

receiving a communication from said merchant over a second communication channel

requesting said host system to confirm the issuance of said token; and

confirming to said merchant that said host system issued said token.

21. (original) The method of claim 18, further comprising the steps of prompting said user to insert a smart card into a smart card reader and to enter a personal identification number.

22. (original) The method of claim 18, wherein said authentication information comprises a signed challenge string and a digital certificate.

23. (original) An online-card-present transaction method comprising the steps of:

communicating with a user over a distributed network;

recognizing the presence of an authentication device on a user's computer system;

redirecting user to a host system website, causing said host system to authenticate said

user;

establishing an authenticated communication channel with said host system; and

receiving account information from said host system over said authenticated

communication channel, wherein said account information facilitates completion of a transaction

between said user and said merchant.

24. (original) The method of claim 23, said establishing an authenticated communication channel step further comprising the steps of:

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receiving an encrypted host system signature; and

decrypting said encrypted host system signature to determine that said account information originated with said host system.

25. (original) The method of claim 23, said establishing an authenticated communication channel step further comprising the steps of:

receiving a host system token over a first communication channel, wherein said token identifies said host system; and

communicating to said host system over a second communication channel to confirm that said token was issued by said host system.

26. (original) A computerized merchant interface system comprising:

a means for communicating with a user and a merchant over a distributed network to facilitate an online transaction between said user and said merchant;

a means for prompting said user to provide authenticating information;

a means for receiving said authenticating information from said user;

a means for accessing user account information associated with said user;

a means for establishing an authenticated communication channel between said host system and said merchant; and

a means for providing said account information to said merchant over said authenticated communication channel.

Claim 27 (cancelled).

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28. (original) An online card-present transaction method, comprising the steps of:
- receiving from a merchant over an authenticated communication channel, a user request to facilitate a transaction with said merchant;
  - communicating to a merchant a challenge string to facilitate a user authentication process;
  - retrieving from said merchant a signed challenge string and a digital certificate originating from said user, wherein said user is authenticated by comparing said signed challenge string and said digital certificate;
  - retrieving account information associated with said digital certificate; and
  - providing said account information to said merchant to facilitate said transaction.
29. (original) The method of claim 28, wherein said authentication process comprises the further step of causing said user to insert a smart card into a smart card reader and input a personal identification number.
30. (original) The method of claim 28, wherein the account information is a transaction account number.
31. (original) The method of claim 28, comprising the further steps of:
- generating a secondary transaction number;
  - associating said secondary transaction number with said transaction account number; and
  - providing said merchant said secondary transaction account number in place of said transaction account number.
- Claims 32-34 (cancelled).